

Together with all improvements, tenements, easements, fixtures, and appurtenances thereto belonging, and all shades, awnings, venetian blinds, screens, screen doors, storm doors and windows, stoves and ranges, and all other kitchen cabinets and equipment, curtain fixtures, partitions, attached floor covering including carpeting, now or hereafter therein or thereon and all fixtures, apparatus, equipment or articles now or hereafter therein or thereon used to supply heat, gas, air conditioning, water, light, power, sprinkler protection, waste removal, refrigeration (whether single units or centrally controlled), and ventilation, including (without restricting the foregoing), all fixtures, apparatus, equipment and articles, other than such as constitute trade fixtures used in the operation of any business conducted upon the premises as distinguished from fixtures which relate to the use, occupancy and enjoyment of the premises, it being understood that the enumeration of any specific articles of property shall in nowise exclude or be held to exclude any items of property not specifically mentioned. All of the land, estate and property hereinabove described, real, personal and mixed, whether affixed or annexed or not (except where otherwise hereinabove specified) and all rights hereby conveyed and mortgaged are intended so to be as a unit and are hereby understood, agreed and declared to form a part and parcel of the real estate and to be appropriated to the use of the real estate, and shall for the purposes of this mortgage be deemed to be real estate and conveyed and mortgaged hereby.

MORTGAGOR COVENANTS AND AGREES:

1. That the Mortgagor is lawfully possessed of said premises, has good right to sell and convey the same; that the premises are free of all encumbrances; and that Mortgagor warrants and will defend the title thereto against the lawful claims of all persons whomsoever.
2. To pay all sums secured hereby when due.
3. To pay, when due, all taxes and assessments of every type or nature levied or assessed against the premises or Mortgagee's interest therein (and produce receipts therefor upon demand), and any claim, lien or encumbrance against the premises which may be or become prior to this Mortgage.
4. To pay all taxes which may be assessed upon this Mortgage, or said Note or indebtedness secured hereby, without regard to any law, heretofore or hereafter enacted, imposing payment of all or any portion of such taxes upon Mortgagee, or the rendering by any court of competent jurisdiction of a decision that the undertaking by Mortgagor, as herein provided, to pay such tax or taxes is legally inoperative, then, unless Mortgagor nevertheless pays such taxes, all sums hereby secured, without any deduction, shall at the option of the Mortgagee become immediately due and payable, notwithstanding anything contained herein or any law heretofore or hereafter enacted.
5. To keep the premises insured against loss or damage by fire, tornado, windstorm and such other hazards as may